



# Flood Lines

Winter 2014

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## What's New

### Biggert-Waters Flood Insurance Reform Act of 2012

The Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) continues to be a hot topic for the National Flood Insurance Program (NFIP). BW-12 was passed in 2012 as a way to help make the in debt NFIP more financially stable. One provision of BW-12 requires changing how older structures were being rated for flood insurance. These older structures were essentially receiving almost a 40 percent discount on their policies since the premium did not account for the full flood-risk for that structure. In October 2013, a provision in BW-12 was implemented, which required property owners of older structures to purchase a flood insurance policy based on the structure's full-risk rate whenever a new policy was purchased either by sale of the property or a lapse in an existing policy.

Due to numerous complaints by their constituents, several members of Congress have introduced bills that would delay or eliminate provisions of BW-12. Currently, the only delay that has been passed was part of the omnibus spending bill passed by Congress in January 2014. The provision of BW-12 that sought to eliminate grandfathering was delayed about a year as part of this bill. This provision of BW-12 had not yet been implemented by FEMA.

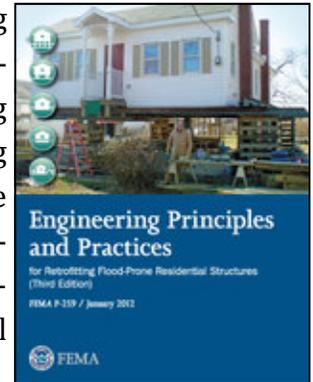
The Association of State Floodplain Managers as well as tax, insurance, and climate groups have all spoken in opposition of Congress' efforts to delay or eliminate any provisions of the BW-12. Instead they feel that Congress should look at ways to address the affordability issues of BW-12. Congress is expected to act soon on at least one of these bills.....stay tuned!

For further information about BW-12, please go to [www.fema.gov/BW12](http://www.fema.gov/BW12) where you can find many fact sheets, guidance, and videos.

# NFIP Update

## FEMA Publication Guides Retrofitting of Flood-Prone Homes

FEMA has updated its “Engineering Principles and Practices of Retrofitting Flood-Prone Residential Structures” (510 pp.) to help local governments, engineers, architects, and property owners involved in planning and implementing residential flood retrofitting projects. The publication provides engineering design and economic guidance on what constitutes feasible and cost-effective retrofitting measures for flood-prone residential structures. It discusses elevation, relocation, dry floodproofing, wet floodproofing, and levees and floodwalls. Appendices include sources of FEMA funding and a summary of National Flood Insurance Program requirements and best practices.



This publication can be viewed and download at: <http://www.fema.gov/media-library/assets/documents/3001?id=1645>.

# Mapping Update

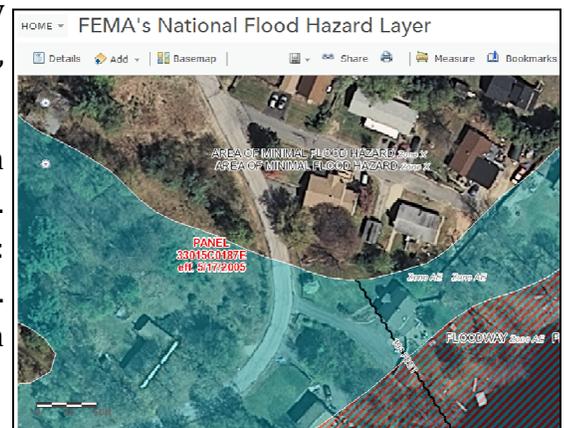
## New Hampshire Coastal Map Project

The new maps for the 17 coastal NH communities in Rockingham and Stafford counties are expected to be released as preliminaries this spring (tentatively in April). A FEMA meeting about the new maps will take place about a month after their preliminary release. The new maps are expected to become effective in late 2015. Stay tuned as more details are released.

## New Online FEMA Mapping Tool - Easy and Simple Way to View FEMA Floodplains

The NFHL is a digital database that contains the flood hazard map information from FEMA’s National Flood Insurance Program. These map data are from Flood Insurance Rate Map (FIRM) databases and Letters of Map Revision (LOMRs). The NFHL Data is available at the FEMA Map Service Center (<https://msc.fema.gov>) for all communities in New Hampshire with the exception of communities in Belknap, which have yet to receive Digital Flood Insurance Rate Maps.

The NFHL Data can be viewed in FEMA’s GeoPlatform, which is a simple viewer that requires only a web browser to use. The GeoPlatform can be found at: <https://fema.maps.arcgis.com> (Click on “Map” at the top left). After the map opens, simply enter the address in the search box in the top right.



# Community Spotlight

## City of Dover Awarded Floodplain Outreach Grant

DOVER, N.H. – The City of Dover Department of Planning and Community Development was recently awarded a \$7,500.00 grant for a floodplain management community outreach project. In November, the Department responded to a request for proposals for funding through the Northeast Regional Ocean Council (NROC) New England Coastal Community Resilience Initiative. The purpose of the initiative is to support local actions to reduce long-term risk to people, property and ecosystems from coastal hazards - such as coastal flooding and coastal storm damage - and to promote new or continued participation in the National Flood Insurance Program Community Rating System.

The grant award will help fund the preparation of informational pamphlets designed to raise awareness about floodplain management and the City's participation in the National Flood Insurance Program (NFIP). The pamphlet will be posted on the City's website and will be mailed to all of the City's property owners that are located near or within a floodplain beginning in the spring of 2014, and thereafter on an annual basis. The grant award will secure funding for the design and printing of the pamphlets and for the 2014 and 2015 annual mailings.

Tim Corwin, Assistant City Planner, says that the goals of the project are to provide information about the City's current floodplain management program including the minimum floodplain development regulations and use restrictions, to provide loss prevention tips, and to describe and explain the link between strong floodplain management and effective adaptation to sea level rise.

In addition to increasing awareness of the floodplain and the NFIP, the outreach project is also designed to spearhead the City's effort to apply for participation in the NFIP Community Rating System (CRS). "Participation in the CRS, which requires demonstration that the City has a robust, active and effective floodplain management program, will bring potentially significant costs savings to our property owners in the form of reduced flood insurance premiums," says Corwin.

A successful application for the participation in the CRS requires a minimum number of "points" which are granted for various aspects of a community's floodplain management program. The outreach project funding by the grant award will help the City earn additional points for its application to the CRS, which the City hopes to complete in 2014. "We're thankful to the Northeast Regional Ocean Council for giving us an opportunity to both educate our floodplain property owners and to give a boost to our CRS application," says Corwin. "Only a handful of New Hampshire communities have been accepted for participation in the CRS and we look forward to being included among them."

For more information, please contact Tim Corwin, Assistant City Planner, at (603)516-6008 or email him at [t.corwin@dover.nh.gov](mailto:t.corwin@dover.nh.gov).

**To learn more about CRS, please go to the Upcoming Training page (#4) for upcoming CRS webinars or go to : <http://crsresources.org/manual/>**

# Upcoming Training

## **NFIP Training Webinars**

Numerous free, online National Flood Insurance Program (NFIP) - related trainings are available through FEMA's contractor, STARR. Many of the courses are eligible for CEC credits for Certified Floodplain Managers (CFM). Below are some of the upcoming webinars. Be sure to check the web site periodically as new webinars are always being added.

To learn more about these webinars and to register, please go to : <https://atkinsglobalna.webex.com/mw04011/mywebex/default.do?siteurl=atkinsglobalna&service=7> (click the "Upcoming" tab). When asked during registration what FEMA Region you are in, reply 1.

## **Elevation Certificates**

March 13, 2014 - 1-3:30 PM

April 17, 2014 - 1-3:30 PM

## **NFIP Basics**

March 12, 2014 - 12-1 PM



## **CRS Webinar Series:**

Introduction to CRS - March 18, 2014 - 1-2 PM , May 20, 2014 - 1-2 PM or July 15, 2014 - 1-2 PM

Higher Regulatory Standards - March 19, 2014 - 1-2 PM or May 21, 2014 - 1-2 PM

Preparing for a Verification Visit - April 15, 2014 - 1-2 PM or June 17, 2014 - 1-2 PM

Developing Outreach Projects - April 16, 2014 - 1-2 PM

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## **Association of State Floodplain Managers (ASFPM) Annual Conference**

### **June 1-6, 2014 in Seattle, Washington**

Information and registration for ASFPM's annual conference from June 1 to 6, 2014 in Seattle, WA is now available at: <http://www.asfpmconference.org>. The conference attracts 1,200 floodplain professionals nationwide.



Certified Floodplain Managers (CFM) can earn 12 continuing education credits for attending this conference. Those interested in becoming a CFM can take one of the two CFM exams being offered at the conference.

The early discount registration is available until May 2, 2013. Registration at the conference hotel is also now available. To make a reservation, please use the link provided on the conference web page noted above.

# Upcoming Training (cont.)

## **FEMA Elevation Certificate Training Course - EC Made EZ**

If you have ever been confused about how to interpret a FEMA Elevation Certificate, this course is for you. This course is essential to anyone who encounters the FEMA Elevation Certificate, including property and casualty agents, financial institutions, flood claims adjusters, surveyors, and community officials.

The *EC Made EZ* provides an overview of the FEMA Elevation Certificate - its purpose, where to find one, and how to find a professional to complete or update one. The time to complete the course is 90 minutes or less. The course can be found at: <http://www.h2opartnersusa.com/nfip-training/ec-made-ez-online/>

# Hazard Mitigation

## **Sea Level Rise Data Available for use in Hazard Mitigation Assistance Applications**

On December 23, 2013, the Federal Emergency Management Agency (FEMA) has issued guidance through our Regional offices to state, local, tribal, and territorial partners on the ability to incorporate sea level rise estimates in Hazard Mitigation Assistance (HMA) project grant applications. In accordance with the objectives outlined in the President's Executive Order – Preparing the United States for the Impacts of Climate Change, FEMA continues to support the initiative by integrating climate change adaptations into programs, policies, and operations to strengthen the nation's resilience by planning for future risk.

The National Oceanic and Atmospheric Administration and the U.S. Army Corps of Engineers have recently released sea level rise estimates for various coastal areas. This available data will allow applicants to determine the projected sea level rise at a specific site. The data can be included in FEMA's Benefit-Cost Analysis Tool that is used to validate the cost benefit of potential projects that protect against future risk.

FEMA does not require applicants and sub-applicants to incorporate sea level rise estimates into HMA projects. However, detailed information is being provided on how to incorporate sea level rise considerations when performing a Benefit-Cost Analysis for project applications using these federal data sources. Communities that use this information will have the benefit of more accurately planning for and taking steps to mitigate against this vulnerability.

For more information:

Hazard Mitigation Assistance and Sea Level Rise Frequently Asked Questions document can be found in the FEMA library at <http://www.fema.gov/media-library/assets/documents/89659>

Hazard Mitigation Assistance Programs <http://www.fema.gov/hazard-mitigation-assistance>

Benefit Cost Analysis <http://www.fema.gov/benefit-cost-analysis>

Hazard Mitigation Assistance Policy <http://www.fema.gov/hazard-mitigation-assistance-policy>

Source: FEMA

# Calendar of Events

## March 2014

**March 17-21, 2014** Flood Safety Awareness Week <http://www.floodsafety.noaa.gov/>

**March 21, 2014** NH Water & Watershed Conference, Plymouth State University  
<https://www.plymouth.edu/center-for-the-environment/2014-nh-water-watershed-conference/>

## April 2014

**April 10, 2014** Coastal NH Climate Summit, Great Bay Discovery Center, Greenland

**April 24, 2014** Rhode Island Flood Mitigation Association Annual Meeting, Lincoln, RI  
[www.riflood.org](http://www.riflood.org)

## May 2014

**May 3, 2014** NH OEP Spring Planning & Zoning Conference, Whitefield  
[www.nh.gov/oep/planning/resources/conferences/spring-2014/](http://www.nh.gov/oep/planning/resources/conferences/spring-2014/)

**May 19 -21, 2014** Northeast Climate Change Preparedness Conference, Manchester  
<http://www.antiochne.edu/innovation/climate-change-preparedness/>

## June 2014

**June 1-6, 2014** Association of State Floodplain Managers Annual Conference, Seattle, WA  
<http://www.asfpmconference.org>

**June 11, 2013** NH Emergency Preparedness Conference, TBD  
[http://nhemergencyprepconference.com/Home\\_Page.html](http://nhemergencyprepconference.com/Home_Page.html)

## NH Floodplain Management Program Contact Information

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